



PACIFIC GUARDIAN LIFE
1440 Kapiolani Blvd., Suite 1700 Honolulu, Hawaii 96814

December 26, 2019

Dear Valued Customer:

The Gramm-Leach-Bliley Act requires Pacific Guardian Life to provide you a copy of our Notice of Privacy Policy. Please take a few minutes to review our Notice of Privacy Policy, which explains how Pacific Guardian Life collects and uses personal information on your covered employees.

NOTICE OF PRIVACY POLICY
Information Only – No Response Necessary

Overview

We know that, as an employer, the privacy of your covered employee's personal information is important to you. That is why we want you to understand what information we collect and how we use it. We collect and use "nonpublic personal information" in order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible.

Customer Information

We may collect and maintain nonpublic personal information from the following sources:

- Information we receive from you or your employees on applications or other forms;
- Information about your transactions or your employee's transactions with us, or others; and
- Information we receive from consumer-reporting agencies.

"Nonpublic personal information" is nonpublic information about your covered employees that we obtain in connection with providing a financial product or service to you and your employees.

Sharing Information

We do not disclose any nonpublic personal information about our current or former customers to anyone, except as permitted by law. We may disclose all of the nonpublic personal information we collect, as described above, to persons or companies that perform services on our behalf, such as third party administrators, and to other financial institutions with whom we may have joint marketing agreements.

Security Procedures

We restrict access to nonpublic personal information and only allow disclosures to persons and companies as permitted by law to assist in providing products or services to you and your employees. We maintain physical, electronic, and procedural safeguards that comply with federal standards to protect nonpublic personal information.

Disclosure of our Privacy Policy

As a member of the financial services industry, we are sending you this Notice of Privacy Policy for informational purposes and will update and distribute it as required by law.